

**Information to identify the case:**

Debtor 1	<b>Michelle Starks</b>	Social Security number or ITIN	xxx-xx-1669
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>17-25804-RG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle Starks

3/31/20

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Michelle Starks  
DebtorCase No. 17-25804-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 27

Date Rcvd: Mar 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2020.

db +Michelle Starks, 285 Shepherd Avenue, East Orange, NJ 07018-2416  
 r +Matthew Feinbloom, Esq., 236A Newark Avenue, Jersey City, NJ 07302-5608  
 r +Option 1 Realty Group, LLC, 456 Washington Street, Newark, NJ 07102-1238  
 516982835 +AA Action Collection, 29 Columbia Turnpike, Suite 303, Florham Park, NJ 07932-2240  
 516982837 +American Web Loan, 2128 N.14th Street, Suite 1 #130, Ponca City, OK 74601-1831  
 516982838 +Atlantic Home Care and Hospice, 33 Bleeker Street, Millburn, NJ 07041-1459  
 516982840 +Chase Auto Finance, National Bankruptcy Dept, Po Box 29506, Phoenix, AZ 85038-9506  
 516982841 +Essex Register of Deeds, 465 Dr. MLK Blvd, Newark, NJ 07102  
 516982843 +Liberty Savings FCU, 666 Newark Avenue, Jersey City, NJ 07306-2398  
 516982848 +Porania LLC, c/o Biltmore Asset Mgt, 24500 Center Ridge Rd, Ste 472,  
 Westlake, OH 44145-5605  
 516982849 +Radiant Cash c/o Cash Reserves, LLC, 1 East Liberty, 6th Floor, Reno, NV 89501-2154  
 516982850 Superior Court NJ Essex Special Civil, 465 Dr. MLK Blvd, Newark, NJ 07102  
 517159119 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usan.j.njbankr@usdoj.gov Apr 01 2020 02:44:34 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 01 2020 02:44:30 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
 516982839 +EDI: CAPITALONE.COM Apr 01 2020 06:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
 516982842 +EDI: IRS.COM Apr 01 2020 06:13:00 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 517386771 +EDI: CAUT.COM Apr 01 2020 06:13:00 JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191,  
Phoenix, AZ 85038-9505  
 517236110 E-mail/PDF: resurgentbknofications@resurgent.com Apr 01 2020 02:49:40  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517248358 +E-mail/Text: bankruptcy@midwestloanservices.com Apr 01 2020 02:44:19  
Liberty Savings Federal Credit Union, c/o Midwest Loan Services,  
616 Sheldon Avenue, Suite 300, P.O. Box 144, Houghton, MI 49931-0144  
 516982844 +E-mail/Text: BNC@magtrustee.com Apr 01 2020 02:45:14 Marie Ann Greenberg,  
Chapter 13 Standing Trustee, 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550  
 516982845 +EDI: MID8.COM Apr 01 2020 06:13:00 Midland Funding, LLC, 8875Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
 516982846 +E-mail/Text: bankruptcy@midwestloanservices.com Apr 01 2020 02:44:19 Midwest Loan Services,  
616 Sheldon Avenue, Suite 300, Houghton, MI 49931-1841  
 516982847 +EDI: AGFINANCE.COM Apr 01 2020 06:13:00 OneMain Financial, 6801 Colwell Blvd,  
C/S Care Dept, Irving, TX 75039-3198  
 517185148 EDI: PRA.COM Apr 01 2020 06:13:00 Portfolio Recovery Associates, LLC,  
c/o Onemain Financial, Issuance Trust 2015-3, POB 41067, Norfolk VA 23541  
 517185147 EDI: PRA.COM Apr 01 2020 06:13:00 Portfolio Recovery Associates, LLC,  
c/o Onemain Financial Issuance Trust 201, POB 41067, Norfolk VA 23541  
 516982851 EDI: TFSR.COM Apr 01 2020 06:13:00 Toyota Motor Credit, 4 Gatehall Drive, Ste 350,  
Parsippany, NJ 07054

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516982836 ##+ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 02, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Mar 31, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Liberty Savings Federal Credit Union  
NJEcfMAIL@mwC-law.com, nj-ecfmail@ecf.courtdrive.com  
Celine P. Derkrikorian on behalf of Creditor Liberty Savings Federal Credit Union  
njeCfmail@mwC-law.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlLawgroup.com, bkgroup@kmlLawgroup.com  
Douglas G. Mitchell on behalf of Debtor Michelle Starks douglas@lawyermitchell.com,  
gl8162@notify.cincompass.com  
Douglas G. Mitchell on behalf of Realtor Option 1 Realty Group, LLC  
douglas@lawyermitchell.com, gl8162@notify.cincompass.com  
Douglas G. Mitchell on behalf of Realtor Matthew Feinbloom, Esq. douglas@lawyermitchell.com,  
gl8162@notify.cincompass.com  
Francis T. Tarlecki on behalf of Creditor Liberty Savings Federal Credit Union  
NjeCfmail@mwC-law.com, ftarlecki.kashlaw@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa S DiCerbo on behalf of Creditor Liberty Savings Federal Credit Union  
nj-ecfmail@mwC-law.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlLawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11